

By Stewart

said Orde hope "There's nothing surer that What do our earnings figure anyway?"

We're driving 150,000,000 at a profit of about 60 cents a thousand. That's 0,000-in five years \$450,000. We ought to clean up \$5 a thousand on mill. That's about a hundred thou-

sand on what we've got left."
"And that little barge business nets us about twelve or fifteen thousand a

For the five years about \$00,000 re. Let's see that's a total of, say, 00,000 in five years."

"We will have to take up in that time," said Newmark, "two payments on timber, the note on the First Na-tional, the Commercial note, the lla-bilities on the Boom company—\$300,-000 all told."

"Correct," said Orde. "Good enough. ght to get along on a margin like

He set to figuring. The results he eyed doubtfully. Each year he must pay in interest the sum of \$7,500. Each year he would have to count on a proportionate saving of \$15,000 to-ward payment of the notes. In addi-tion, he must live. But Orde was fond of risks.

Never mind. It's for Bobby," said to himself. "And maybe the rate terest will go down, and I'll be to borrow on the California trace of thing does go wrong." stepped across the hall into Tay-office.

ank," began Orde immediately, me to see you about that Califor-mber matter. Now, what I want the proceeded to outline care, the agreement between himself Newmark, while the lawyer took and occasionally interjected a

'All right," said the latter when the

talls had been mastered. "Til draw a necessary notes and papers." "Now," went on Orde, producing the ndle of papers from his pocket, ere's the abstract of title. I wish m'd look it over. It's a long one, but not complicated, as near as 1 can make out. Trace seems to have acred this tract mostly from the original homesteaders and the like, who, of course, take title direct from the ernment. I want you to look it

One other thing," concluded Orde. I want this investment to get no far-

er than the of-e door. You a, this is for agine the thing's all cut and dried for him, and nothing keeps him going like the thought that he's got to rustle his 配

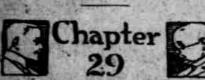
est education ossible. He's "How does Orde & be a lumberman by practical experince, and that practical experience e'll get with other people. No working for his dad in Bobby's, I can tell on. Then, when he's worked into he harness a little, the old man will he harness a little, the old man will take him out and show him the fine gar pine and say to him: 'There, my boy; there's your opportunity, and rou're earned it. How does Orde &

sound to you?"

aylor nodded several times. "I believe you're on the right track.

As Orde walked home that evening feer a hot day his mind was full of peculation as to the immediate future. a had a local reputation for wealth. no one knew better than himself w important it is for a man in debt sep up appearances. Nevertheless led retrenchment would be neces-





EWMARK marched precisely down the street to Heinzman's office. He found the little Ger-man in, Newmark demanded a private interview and without preary plunged into the business that had brought him.

sman," said he abruptly, "my artner wants to raise \$75,000 for his ial use. I have agreed to get him

that money from the firm." roceed," said Heinzman shrewdly. As security in case he cannot pay the noies the firm will have to give be has signed an agreement to turn over to me his undivided one-half interest in our enterprise."

Vell? You vant to borrow dot money of me?" asked Heinaman. "I could not raise it."

"I know that perfectly well." replied Newmark coolly. "You are going to have difficulty meeting your July notes

Helnsman hardly seemed to breathe, but red blazed in his eye.

"I intend," went on Newmark, "to furnish this money myself. It must however, seem to be louned by another. I want you to lend this money on

Edward White

What for?" asked Heinzman. "For a one-tenth of Orde's share in case he does not meet those notes."

"But he vill meet the notes," objected Heinzman. "You are a prosperous concern. I know somethings of your business also."

"He thinks he will," rejoined Newmark grimly. "I will merely point out to you that his entire income is from the firm and that from this income he must save twenty odd thousand a year." "If the firm has hard luck"- said

Heinzman. "Exactly," finished Newmark.

"Vy you come to me?" demanded Heinzman at length.

"Well, I'm offering you a chance to get even with Orde. I don't imagine you love him."

"Vat's de matter mit my gettin' efen with you, too?" cried Heinzman. "Ain't you beat me out at Lansing?" Newmark smiled coldly under his elipped mustache.

"I'm offering you the chance of making anywhere from thirty to fifty thousand dollars."

"Perhaps. And suppose this liddle scheme don't work out."

"And," pursued Newmark calmly, "I'll carry you over in your present obligations." He suddenly hit the arm of his chair with his clinched fist. "Heinzman, if you don't make those July payments what's to become of Where's your timber and your mills and your-new house and that pretty daughter of yours?". Heinsman winced visibly

"I vill get an extension of time," said "Will you?" countermarked New

mark. "Vell, mnybe," laughed Heinzman neasily. "It looks to me like a win-

"All right, then," said Newmark briskly. "I'll make out a mortgage at 10 per cent for you, and you'll lend the ney on it. At the proper time, if things happen that way, you will fore close. That's all you have to do with to you under foreclosure you will reconvey an undivided nine-tenths interest-for proper consideration, of course, and without recording the deed."

Heinzman laughed with assumed

"Suppose I fool you," said he. guess I joost keep it for mineself." Newmark looked at him coldly.

"I wouldn't," he advised. "You may remember the member from Lapeer county in that charter fight and the \$500 for his vote. Try it on and see how much evidence I can bring up. It's called bribery in this state and means penitentiary usually."

Newmark arose.

"It's understood, then?" he asked. "How so I know you play fair?" asked the German.

"You don't. It's a case where we have to depend more or less on each other. But I don't see what you stand to lose, and anyway you'll get carried over those July payments," Newmark reminded him.

Heinzman was plainly uneasy.

"If you reduce the firm's profits he ng to suspect," he admonished. "Who said anything about reducing the firm's profits?" said Newmark impatiently. "If it does work out that way we'll win a big thing. If it does not we'll lose nothing." He nodded to Heinzman and left the

office. As he entered the office of his own firm his eye fell on Orde's bulky He paused involuntarily, and a shiver shook his frame the dainty, instinctive repulsion of a cat for a large, robustious dog. Controlling himself, he stepped forward.

"I've made the loan," he announced.
"The banks wouldn't touch northern peninsula, so I had to go to private

"Don't care who deals it out," laughed Orde. "Thayer backed out, so finally I got the whole amount from Heinzman,"

"I didn't know he was friendly

enough to lend us money."
"Business is business," replied Newmark. From the moment Orde complete

the secret purchase of the California timberlands from Trace be became an unwitting participant in one of the strangest duels known to business history. Newmark opposed to him all the subtleties, all the ruses and expedients to which his position lent itself. Orde, sublimely unconscious, deployed the magnificent resources of strength, energy, organization and combative spirit

that animated his pioneer's soul. Newmark worked under this disadvantage: He had carefully to avoid the slightest appearance of an attitude inimical to the firm's very best prosperity. If the smallest incident should bring clearly before Orde that Newmark might have an interest in reducing profits he would know the logic of the latter's devious ways. For this reason Newmark did not dare make bad sales. awkward transactions. The profits of the first year were not quite up to the usual standard, but they sufficed. Newmark's finesse cut in two the fism's income of the second year. Orde roused himself. With his old time energy be hurrled the woods work until an especially big cut gave promise of recouping the losses of the year be-fore. Newmark found himself strug-

gling against a force greater than he had imagined it to be. The end of the fourth year found Newmark puzzled. Orde had paid reg-ularly the interest on his notes. How much he had been able to save toward the redemption of the notes themselves his partner was unable to decide.

What Orde regarded as petty annoyances had made the problem of paying for the California timber a matter of great difficulty. A pressure whose points of support he could not place was closing on him. Against this pressure he exerted himself. The margin of safety was not as broad as he had reckoned. But in any case, if worse came to worst, he could always mortgage the California timber for enough to make up the difference, and more. Against this expedient, howeyer, he opposed a sentimental obstinacy. It was Bobby's, and he obfected to incumbering it.

Affairs stood thus in the autumn be fore the year the notes would come due. Navigation remained open into Nevember. No severe storms had swept the lakes. The barge and her tows had made one more trip than had been thought possible. The weather continued so mild that

for Jones & Mabley of Chicago, "Did intend to ship by rail," said "They're all 'uppers,' so it would pay all right. But we can save all kinds of money by water, and they ought to skip over there in twelve to

Orde decided that they take on a load

Orde departed for the woods to start the cutting as soon as the first belated snow should fall.

To Newmark, sitting at his desk after Orde's departure, reported Cap-tain Floyd of the steam barge North

Star. "All loaded by noon, sir," he said. Newmark looked up in surprise. "Well, why do you tell me?" he in-

"I want your orders." "My orders? Why?"

"This is a bad time of year," ex-plained Captain Floyd, "and the storm signal's up. All the signs are right for Newmark whirled in his chair.

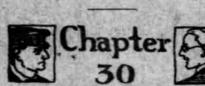
"Are you afraid?" he speered. Captain Floyd's countenance burned

"I obly want your orders," was al he said. "I thought we might wait to

"Then go," snapped Newmark. "You heard Mr. Orde's orders to sail as soon as you were loaded." Captain Floyd went out.

Newmark arose and looked out of the window. From the government's flagpole he caught the flash of red from the lazily floating signal. He was little weatherwise, and he shook his head skeptically. Neverthele was a chance, and he took it, as he had taken a great many others.





10 Carroll's delight, Orde returned nexpectedly from the woods late that night. He was so busy these days that she welomed any chance to see him.

After breakfast Carroll accompanied her husband to the front door. When they opened it a blast of air rushed in, whirling some dead leaves with it. "I guess the fine weather's over."

anid Orde, looking up at the sky.

A dull lead color had succeeded the soft gray. The heavens seemed to have settled down closer to the earth. Whirlwinds scurried among the dead leaves on the lawns, chasing them madly around in circles.

"Winter's coming," shivered Carroll. Carroll resolved to take a drive, as she enjoyed blustery weather. She stopped for Mina Heinzman, and the two walked around to the stable, where the men harnessed old Prince into the phaeton.

They entered Main street, where there was a great banging and clanging of swinging signs and a few loose abutters. All the sidewalk displays of vegetables and other goods had been taken in, and the doors, customarily

wide open, were now shut fast.
"I wonder where all the farmers' wagons are?" marveled the practical Minal "Surely they would not stay home Saturday afternoon just for this wind!"

Opposite Randall's hardware store her curiosity quite mastered her. "Do stop!" she urged Carroll. "I want to run in and see what's the mat-

She was gone but a moment and returned, her eyes shining with excite-

"Oh, Carroll," she cried, "there are three vessels gone ashore off the plers! Everybody's gone to see."
"Jump in," said Carroll. "We'll

drive out. Perhaps they'll get out the life saving crew?" Carroll drove straight ahead until Prince stood at the top of the plank road that led down to the bathhouses

Here she pulled up. Carroll saw the lake, slate blue and angry, with whitecapped billows to the limit of vision. Along the shore

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ing, breaking and gathering again. These did not look to be very large until she noticed the twin piers reaching out from the river's mouth. Each billow as it came in rose sullenly above them, broke tempestuously to overwhelm the entire structure of their ends and ripped inshore along their lengths, the crest submerging as it fan every foot of the massive structures. "Look there out farther!" pointed

Three little toy ships or so they seemed compared to the mountains of water-lay broadside to just inside the farthest line of breakers. Two were sailing schooners. These had been thrown on their beam ends, their masts pointing at an angle toward the beach. Each wave broke in a deluge of water that covered their hulls completely frea sight. With a mighty suction the billow drained away, carrying with it wreckage. The third vessel-was a steam barge. The shore ward side of her upper works had given away first, so now the interior of her staterooms and saloons was exposed to view as in the cross section of a model ship. Over her, too, the great waves hurled themselves, each

earrying away its spoil. "Poor fellows!" cried Mina.

"What?" asked Carroll. "Don't you see them?" queried the

Carroll looked, and in the rigging of the schooner she made out a number of black ob-"Are those men up the masts?" she

She set Prince in motion toward the beach. At the foot of the bluff the plank road ran

out into the deep

sand. Through

this the phaeton

made its way heavily. Already

the beach strewn with pieces of wreckage. The crowd gathered at the pler comprised fully half the population of Monrovia. It centered about the life saving crew. whose mortar was being loaded. A stove-in lifebout mutely attested the faffure of other efforts. When the preparations were finished their chief simed the mortar and pulled the string. The dart with its trailer of line rose on a long, graceful curve. The reel sang. But the resistance of the wind and the line early made itself

(Continued on Page 15.)





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